## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/676,018 Examiner: Gilligan, C. L. Filing date: September 29, 2000 Art Unit: 3626 Atty. Dkt. No: 5053-28501 Conf No: 3236 CERTIFICATE OF ELECTRONIC TRANSMISSION § First Named Inventor: UNDER 37/C.F.R. §1.8 § Bjornar Evenshaug DATE OF DEPOSIT: § I hereby certify that this corre § the United States Patent Off § § CONDITION COMPONENT Title: § FRAMEWORK FOR § REINSURANCE δ δ

## RULE 312 AMENDMENT; COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

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ISSUE FEE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

OK TO ENTER: /CG/

Sir:

Please amend the application as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 13 of this paper.